

Fill in this information to identify the case:

Debtor 1 Keith Eric Steele

Debtor 2 Bobbi Lee Steele
(Spouse, if filing)

United States Bankruptcy Court for the District of South Carolina

Case number 17-06135-dd

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: MSE Sub I LLC

Court claim no. (if known): 6

Last 4 digits of any number you use to identify the debtor's account:

2 3 0 6

Date of payment change:

Must be at least 21 days after date of this notice

12/01/2019

New total payment:

Principal, interest, and escrow, if any \$ 826.91

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: Due to escrow shortage.

Current escrow payment: \$ 134.74

New escrow payment: \$ 151.71

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Keith Eric Steele

First Name Middle Name Last Name

Case number (if known) 17-06135-dd

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x 
Signature

Date 11/4/2019

Print: Magalie A. Creech

First Name Middle Name Last Name

Title Attorney

Company Finkel Law Firm LLC

Address 1201 Main Street, Suite 1800

Number Street

Columbia SC 29201

City State ZIP Code

Contact phone 800-765-2935

Email mareeoh@finkellaw.com

SN Servicing Corporation
323 FIFTH STREET
EUREKA, CA 95501
For inquiries: (800) 603-0836
Main Office: NMLS ID #5985, Branch Office: NMLS ID #9785

Final

Analysis Date: October 07, 2019

KEITH STEELE
BOBBI STEELE
330 SOUTHALL RD
WEST COLUMBIA SC 29172

Loan:

Property Address:
330 SOUTHALL ROAD
WEST COLUMBIA, SC 29172

**Annual Escrow Account Disclosure Statement
Account History**

This is a statement of actual activity in your escrow account from Nov 2018 to Nov 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information			Current:	Effective Dec 01, 2019:
Principal & Interest Pmt:			675.20	675.20
Escrow Payment:			134.74	151.71
Other Funds Payment:			0.00	0.00
Assistance Payment (-):			0.00	0.00
Reserve Acct Payment:			0.00	0.00
Total Payment:			\$809.94	\$826.91

Escrow Balance Calculation		
Due Date:		Aug 01, 2019
Escrow Balance:		(1,446.83)
Anticipated Pmts to Escrow:		538.96
Anticipated Pmts from Escrow (-):		0.00
Anticipated Escrow Balance:		(\$907.87)

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,616.93	(\$38.97)
Nov 2018	134.74	134.74				1,751.67	(704.23)
Dec 2018	134.74	134.74	1,053.49	1,234.95	* Homeowners Policy	832.92	(1,804.44)
Dec 2018			563.43	585.57	* County Tax	269.49	(2,390.00)
Jan 2019	134.74	134.74				404.23	(2,255.27)
Feb 2019	134.74	134.74				538.97	(2,120.53)
Mar 2019	134.74	134.74				673.71	(1,985.79)
Apr 2019	134.74	134.74				808.45	(1,851.05)
May 2019	134.74	134.74				943.19	(1,716.31)
Jun 2019	134.74			*		1,077.93	(1,716.31)
Jul 2019	134.74			*		1,212.67	(1,716.31)
Aug 2019	134.74	134.74				1,347.41	(1,581.57)
Sep 2019	134.74	134.74				1,482.15	(1,446.83)
Oct 2019	134.74			*		1,616.89	(1,446.83)
					Anticipated Transactions	1,616.89	(1,446.83)
Oct 2019		404.22					(1,042.61)
Nov 2019		134.74					(907.87)
	\$1,616.88	\$1,751.62	\$1,616.92	\$1,820.52			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 1,616.92. Under Federal law, your lowest monthly balance should not have exceeded 269.49 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are

silent on this issue,

SN Servicing Corporation
For Inquiries: (800) 603-0836
Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Final

Analysis Date: October 07, 2019

KEITH STEELE

Loan:

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Dec 2019	151.71	1,234.95	Starting Balance	(907.87)	1,972.23
Dec 2019		585.57	Homeowners Policy	(1,991.11)	888.99
			County Tax	(2,576.68)	303.42
Jan 2020	151.71			(2,424.97)	455.13
Feb 2020	151.71			(2,273.26)	606.84
Mar 2020	151.71			(2,121.55)	758.55
Apr 2020	151.71			(1,969.84)	910.26
May 2020	151.71			(1,818.13)	1,061.97
Jun 2020	151.71			(1,666.42)	1,213.68
Jul 2020	151.71			(1,514.71)	1,365.39
Aug 2020	151.71			(1,363.00)	1,517.10
Sep 2020	151.71			(1,211.29)	1,668.81
Oct 2020	151.71			(1,059.58)	1,820.52
Nov 2020	151.71			(907.87)	1,972.23
	<u>\$1,820.52</u>	<u>\$1,820.52</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)
Your escrow balance contains a cushion of 303.42. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 303.42 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (907.87). Your starting balance (escrow balance required) according to this analysis should be \$1,972.23. This means you have a shortage of 2,880.10. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 1,820.52. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	151.71
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	\$151.71

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF SOUTH CAROLINA

IN RE:)	Case No. 17-06135-dd
)	Chapter 13
)	
Keith Eric Steele and)	
Bobbi Lee Steele,)	
)	
)	
)	
Debtors,)	

CERTIFICATE OF SERVICE

I hereby certify that on this 4th day of November 2019, I served a copy of the Notice of Mortgage Payment Change and Certificate of Service on the below-listed parties, by depositing same in the United States Mail with sufficient first-class postage affixed and addressed as indicated below:

Keith Eric Steele
Bobbi Lee Steele
330 Southall Road
West Columbia, SC 29172

Eric S. Reed
Reed Law Firm, PA
220 Stoneridge Dr., Suite 301
Columbia, SC 29210

Pamela Simmons-Beasley, Trustee (via ECF)
250 Berryhill Road
Suite 402
Columbia, SC 29210



Lori Qualls, Paralegal to
MAGALIE A. CREECH, ESQ.
District Court ID No. 10871
Finkel Law Firm LLC
Post Office Box 1799
Columbia, South Carolina 29202
Phone (803) 765-2935
Fax (803) 973-0333
mcreech@finkellaw.com